

In re:  
Todd A. Trice  
Melissa Trice  
Debtors

Case No. 17-10756-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Apr 15, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Todd A. Trice, Melissa Trice, 351 Eagle Road, Newtown, PA 18940-1201
13920349	+ NCB Management Services, Inc., One Allied Drive, Trevose, PA 19053-6945
13877906	+ New Jersey Turnpike Authority, Mark Schneider, Esquire, 581 Main Street, PO BOX 5042, Woodbridge, NJ 07095-5042
13869266	+ PNL Newco II, LLC, 2100 ROSS AVENUE, SUITE 2900, DALLAS, TX 75201-6774
13982499	+ Patricia M. Mayer, Esquire, 301 Oxford Valley Rd., Ste. 203B, Yardley, PA 19067-7708
14606990	U.S. Bank Trust National Association, as Trustee f, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 15 2022 23:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 15 2022 23:29:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13900003	EDI: AIS.COM	Apr 16 2022 03:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13983418	EDI: CITICORP.COM	Apr 16 2022 03:33:00	CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
13892738	EDI: CRFRSTNA.COM	Apr 16 2022 03:33:00	Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011
13860871	+ Email/Text: B@directcapital.com	Apr 15 2022 23:29:00	Direct Capital Corporation, 155 Commerce Way, Portsmouth, NH 03801-3243
13957289	+ Email/Text: steve@needlelawyer.com	Apr 15 2022 23:29:00	G.H. Harris Associates, Inc., Council Rock School District, c/o Stephen L. Needles, Esquire, 80 N. 2nd Street Pike, Churchville, PA 18966-1057
13860874	Email/Text: GOLF_STBankruptcy@gatewayonelending.com	Apr 15 2022 23:29:00	Gateway One Lending & Finance, 160 N. Riverview Drive, Suite 100, Anaheim, CA 92808
13879144	+ EDI: WFFC.COM	Apr 16 2022 03:33:00	HSBC Bank USA, National Association as Trustee, c/o Wells Fargo Bank, N.A., as servicer, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
13860877	+ EDI: IRS.COM	Apr 16 2022 03:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
13919975	EDI: NAVIENTFKASMDOE.COM	Apr 16 2022 03:33:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
13930417	EDI: PRA.COM	Apr 16 2022 03:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

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13865866

EDI: PENNDEPTREV

Apr 16 2022 03:33:00

Pennsylvania Department of Revenue, Bankruptcy  
Division PO Box 280946, Harrisburg, PA  
17128-0946

13865866

Email/Text: RVSVCBICNOTICE1@state.pa.us

Apr 15 2022 23:29:00

Pennsylvania Department of Revenue, Bankruptcy  
Division PO Box 280946, Harrisburg, PA  
17128-0946

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2022 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
ALEXANDRA T. GARCIA	on behalf of Creditor BAYVIEW LOAN SERVICING LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
ALEXANDRA T. GARCIA	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
ANDREW L. SPIVACK	on behalf of Creditor HSBC Bank USA National Association As Trustee et. al. andrew.spivack@brockandscott.com, wbefc@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor HSBC Bank USA National Association as Trustee for Nomura Home Equity Loan, Inc., AssetBacked Certificates, Series 2006-AF1 andrew.spivack@brockandscott.com, wbefc@brockandscott.com
CELINE P. DERKRIKORIAN	on behalf of Creditor BAYVIEW LOAN SERVICING LLC ecfmail@mwc-law.com
DANIEL P. JONES	on behalf of Creditor Wilmington Savings Fund Society FSB, not Its Individual Capacity but Solely in Its Capacity as Owner Trustee of ACM Prime Alamosa 2018 Trust djones@sterneisenberg.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor ACM Prime Alamosa Trust 2018 djones@sterneisenberg.com bkecf@sterneisenberg.com
DAVID BANKS	on behalf of Creditor PNL Newco II LLC bbwlaw@yahoo.com

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HOWARD GERSHMAN

on behalf of Joint Debtor Melissa Trice hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net

HOWARD GERSHMAN

on behalf of Debtor Todd A. Trice hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net

JAMES P. SHAY

on behalf of Creditor HSBC Bank USA National Association As Trustee et. al. james.shay@phelanhallinan.com

JEROME B. BLANK

on behalf of Creditor HSBC Bank USA National Association As Trustee et. al. paeb@fedphe.com

JIM PEAVLER

on behalf of Creditor PA Dept of Revenue RA-occbankruptcy1@state.pa.us RA-occbankruptcy6@state.pa.us

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARIO J. HANYON

on behalf of Creditor HSBC Bank USA National Association as Trustee for Nomura Home Equity Loan, Inc., AssetBacked Certificates, Series 2006-AF1 wbefc@brockandscott.com, mario.hanyon@brockandscott.com

MARIO J. HANYON

on behalf of Creditor HSBC Bank USA National Association As Trustee et. al. wbefc@brockandscott.com, mario.hanyon@brockandscott.com

MARISA MYERS COHEN

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, mcohen@mwc-law.com

MARISA MYERS COHEN

on behalf of Creditor BAYVIEW LOAN SERVICING LLC ecfmail@mwc-law.com, mcohen@mwc-law.com

PATRICIA M. MAYER

on behalf of Plaintiff Todd A. Trice patriciamayerpc@gmail.com nydia.ramirez@comcast.net;mayerpr86037@notify.bestcase.com

PATRICIA M. MAYER

on behalf of Plaintiff Melissa Trice patriciamayerpc@gmail.com nydia.ramirez@comcast.net;mayerpr86037@notify.bestcase.com

RAYMOND M. KEMPINSKI

on behalf of Creditor BAYVIEW LOAN SERVICING LLC raykemp1006@gmail.com, raykemp1006@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. Bank Trust National Association as Trustee for CVI LCF Mortgage Loan Trust I bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com

STEPHEN L. NEEDLES

on behalf of Creditor G.H. Harris Associates steve@needlelawyer.com

THOMAS SONG

on behalf of Creditor HSBC Bank USA National Association As Trustee et. al. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 26

**Information to identify the case:**

Debtor 1	Todd A. Trice	Social Security number or ITIN xxx-xx-7154
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Melissa Trice	Social Security number or ITIN xxx-xx-4979
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 17-10756-mdc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Todd A. Trice

Melissa Trice  
aka Melissa Plummer

4/14/22

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**